AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, performed by a processor, for funding a financial institution through a financial investment fund, the method comprising:

receiving a plurality of individual funds corresponding to a plurality of investors respectively;

aggregating the plurality of individual funds into an aggregated fund for investing into the financial investment fund, wherein the financial investment fund includes a plurality of certificates of deposits and a transaction account;

determining a first portion of the ~~aggregated~~ financial investment fund to invest in the certificates of deposits issued by the financial institution, wherein each certificate of deposit matures at a predetermined time, and wherein the financial institution uses the first portion of the financial investment fund to perform a function of the financial institution; and

determining, based on the amount of the first portion invested in the certificates of deposits, a second portion of the financial investment fund for investing in the transaction account.

2. (Original) The method of claim 1, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

3.   (Original) The method of claim 1, further comprising paying a return to the plurality investors from the financial investment fund.

4.   (Original) The method of claim 1, wherein one of the at least one financial institution manages the financial investment fund.

5.   (Original) The method of claim 1, wherein the plurality of certificates of deposits have at least one of varying return rates and varying maturity dates.

6.   (Original) The method of claim 1, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposits, promissory notes, time deposits, and bonds.

7.   (Original) The method of claim 1, wherein the function of the financial institution comprises a credit card operation.

8.   (Original) The method of claim 7, wherein the financial institution uses the first portion of the aggregated fund to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

9.   (Original) The method of claim 1, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

10.   (Original) The method of claim 1, wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposits.

11.   (Original) The method of claim 1, wherein the transaction account is used to pay for withdrawals from the financial investment fund.

12.   (Original) The method of claim 11, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

13.   (Original) The method of claim 1, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

14.   (Original) The method of claim 1, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account and a 401k account.

15.   (Original) The method of claim 1, wherein providing the financial investment fund comprises communicating over a network.

16.   (Original) The method of claim 15, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of at least one of the at least one financial institution, and an office of an enterprise managing the financial investment fund.

Claims 17-31 (Cancelled).

32.   (Currently Amended) A system, performed by a processor, for funding a financial institution through a financial investment fund, the system comprising:

a component for receiving a plurality of individual funds corresponding to a plurality of investors respectively;

a component for aggregating the plurality of individual funds into an aggregated fund for investing into the financial investment fund, wherein the financial investment fund includes a plurality of certificates of deposits and a transaction account;

a component for determining a first portion of the financial investment fund to invest in the certificates of deposits issued by the financial institution, wherein each certificate of deposit matures at a predetermined time, and wherein the financial institution uses the first portion of the financial investment fund to perform a function of the financial institution; and

a component for determining, based on the amount of the first portion invested in the certificates of deposits, a second portion of the financial investment fund for investing in the transaction account.

33. (Original) The system of claim 32, wherein the second portion is used when an investor requests liquidation of funds invested in at least one certificate of deposit at a time before the certificate of deposit matures.

34. (Original) The system of claim 32, further comprising a component for paying a return to the plurality investors from the financial investment fund.

35. (Original) The system of claim 32, wherein one of the at least one financial institution manages the financial investment fund.

36. (Original) The system of claim 32, wherein the plurality of certificates of deposits have at least one of varying return rates and varying maturity dates.

37. (Original) The system of claim 32, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposits, promissory notes, time deposits, and bonds.

38. (Original) The system of claim 32, wherein the function of the financial institution comprises a credit card operation.

39.   (Original) The system of claim 38, wherein the financial institution uses the first portion of the aggregated fund to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

40.   (Original) The system of claim 32, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

41.   (Original) The system of claim 32, wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposits.

42.   (Original) The system of claim 32, wherein the transaction account is used to pay for withdrawals from the financial investment fund.

43.   (Original) The system of claim 42, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

44.   (Original) The system of claim 32, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

45.   (Original) The system of claim 32, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account and a 401k account.

46.   (Original) The system of claim 32, further comprising a component for communicating over a network.

47.   (Original) The system of claim 46, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of at least one of the at least one financial institution, and an office of an enterprise managing the financial investment fund.

Claims 48-62 (Cancelled).

63.   (Currently Amended) A computer-readable medium on which is stored a set of instructions for funding a financial institution through a financial investment fund, which when executed perform stages comprising:

receiving a plurality of individual funds corresponding to a plurality of investors respectively;

aggregating the plurality of individual funds into an aggregated fund for investing into the financial investment fund, wherein the financial investment fund includes a plurality of certificates of deposits and a transaction account;

determining a first portion of the <u>financial investment</u> fund to invest in the

certificates of deposits issued by the financial institution, wherein each certificate of

deposit matures at a predetermined time, and wherein the financial institution uses the

first portion of the <u>financial investment</u> fund to perform a function of the financial

institution; and

determining, based on the amount of the first portion invested in the certificates

of deposits, a second portion of the <u>financial investment</u> fund for investing in the

transaction account.

64.   (Original) The computer-readable medium of claim 63, wherein the

second portion is used when an investor requests liquidation of funds invested in at

least one certificate of deposit at a time before the certificate of deposit matures.

65.   (Original) The computer-readable medium of claim 63, further comprising

paying a return to the plurality investors from the financial investment fund.

66.   (Original) The computer-readable medium of claim 63, wherein one of the

at least one financial institution manages the financial investment fund.

67.   (Original) The computer-readable medium of claim 63, wherein the

plurality of certificates of deposits have at least one of varying return rates and varying

maturity dates.

68. (Original) The computer-readable medium of claim 63, wherein the plurality of certificates of deposit include at least one of jumbo certificates of deposits, promissory notes, time deposits, and bonds.

69. (Original) The computer-readable medium of claim 63, wherein the function of the financial institution comprises a credit card operation.

70. (Original) The computer-readable medium of claim 69, wherein the financial institution uses the first portion of the aggregated fund to pay merchants for goods or services provided to users of credit cards provided by the financial institution.

71. (Original) The computer-readable medium of claim 63, wherein at least a portion of the plurality of individual funds is insured by the United States federal government.

72. (Original) The computer-readable medium of claim 63, wherein the financial investment fund is configured to allow at least one of the plurality of investors to withdraw from the financial investment fund at any time regardless of maturity dates of any of the plurality of certificates of deposits.

73. (Original) The computer-readable medium of claim 63, wherein the transaction account is used to pay for withdrawals from the financial investment fund.

74. (Original) The computer-readable medium of claim 73, wherein the amount in the transaction account is established to cover no more than an expected amount of the withdrawals from the financial investment fund over a given amount of time.

75. (Original) The computer-readable medium of claim 63, wherein a yield received by an enterprise managing the financial investment fund on the plurality of financial instruments is greater than a yield received by the enterprise managing the financial investment fund on funds in the transaction account.

76. (Original) The computer-readable medium of claim 63, wherein the financial investment fund is used in conjunction with at least one of an individual retirement account and a 401k account.

77. (Original) The computer-readable medium of claim 63, wherein providing the financial investment fund comprises communicating over a network.

78. (Original) The computer-readable medium of claim 77, wherein user devices on the network are located in at least one of a home, an office, a store, a retail center kiosk, an office of at least one of the at least one financial institution, and an office of an enterprise managing the financial investment fund.

Claims 79-93 (Cancelled).